

HOUSE BILL 112

By Shepard

AN ACT to amend Tennessee Code Annotated, Title 47
and Title 56, Chapter 7, relative to consumer
access to health insurance companies.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 10, is amended by inserting the following as a new, appropriately designated section thereto:

A health insurance entity, as defined in § 56-7-109, that utilizes an automated telephone answering system shall make available to consumers immediate access to a claims representative. Such health insurance entity shall inform consumers at the beginning of the message educating them regarding use of such telephone answering system that they may be directed to a claims representative immediately, at any time, and shall inform consumers of the procedure for doing so. Such procedure shall not be arduous. The commissioner of commerce and insurance is directed to promulgate rules specifying parameters for compliance with this section. Nothing in this section shall be construed to require that health insurance entities use any particular telephone answering system or vendor so long as the system used provides access to a claims representative as directed by this section.

SECTION 2. The commissioner is authorized to promulgate rules and regulations to effectuate the purposes of this act. All such rules and regulations shall be promulgated in accordance with the provisions of Tennessee Code Annotated, Title 4, Chapter 5.

SECTION 3. For the purpose of promulgating rules and regulations, this act shall become effective immediately, the public welfare requiring it. For all other purposes, this act shall become effective October 1, 2007, the public welfare requiring it.